

**IN THE CLAIMS**

1. (Currently Amended) A method for printing and verifying checks over a network comprising the following steps:

connecting a client computer to a merchant server at a location remote from the client computer;

transmitting an order from the client computer to the merchant server;

selecting payment by check;

connecting the client computer to a check server;

inputting customer data at the client computer;

transmitting customer data from the client computer to the check server;

transmitting customer data from the check server to a check verification server;

transmitting an approval from the check verification server to the check server;

printing a check at a location remote from the client computer; and

confirming the order or payment by a message from the merchant server to the client computer and the check verification sender.

2. (Cancelled)

3. (Original) The method of Claim 1 where the network is the Internet.

4. (Original) The method of Claim 1 where the check is printed by a secure printer connected to a check printing station at the remote location.

5. (Original) The method of Claim 1 further comprising the steps of:

storing the approval from the check verification server in a merchant file in the check server; and,

downloading the merchant file from the check server to a check printing station.

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6. (Previously Presented) A method for printing and verifying checks over a network comprising the following steps:

connecting a client computer to a merchant server at a location remote from the client computer;

transmitting an order from the client computer to the merchant server;

selecting payment by check;

connecting the client computer to a check server;

inputting customer data at the client computer;

transmitting customer data from the client computer to the check server;

transmitting customer data from the check server to a check verification server;

transmitting an approval from the check verification server to the client computer and the check server;

storing the approval from the check verification server in a merchant file in the check server;

downloading the merchant file from the check server to a check printing station;

printing a check with a secure printer connected to the check printing station at the location remote from the client computer; and

confirming payment by a message from the merchant server to the client computer and the check verification server.

7. (Original) The method of Claim 6 where the secure printer is a magnetic ink character recognition-enabled printer.

8. (Cancelled)

9. (Original) The method of Claim 6 where the network is the Internet.

10. (Original) The method of Claim 6 where the approval comprises the customer data transmitted from the client computer to the check server.

11. (Currently Amended) A method for printing and verifying checks over a network comprising the following steps:

connecting a client computer to a merchant server at a location remote from the client computer;

transmitting an order from the client computer to the merchant server;

selecting payment by check;

connecting the client computer to a check server;

inputting customer data at the client computer;

transmitting customer data from the client computer to the check server;

transmitting customer data from the check server to a check verification server;

transmitting an approval from the check verification server to the client computer and the check server where the approval comprises a guarantee of payment to a merchant; and

printing a check at a location remote from the client computer.

12. (Currently Amended) A method for settling and verifying checks over a network comprising the following steps:

connecting a client computer to a merchant server at a location remote from the client computer;

transmitting an order from the client computer to the merchant server;

selecting payment by check;

connecting the client computer to a check server;

inputting customer data at the client computer;

transmitting customer data from the client computer to the check server;

transmitting customer data from the check server to a check verification server;

transmitting an approval from the check verification server to the check server;

settling a check by an ACH settlement system; ~~and~~

confirming the order or payment by a message from the merchant server to the client computer and the check verification server; and

printing a check at a location remote from the client computer.

13. (Cancelled)

14. (Original) The method of Claim 12 where the network is the ACH network.

15. (Original) The method of Claim 12 further comprising the steps of:

storing the approval from the check verification server in a merchant file in the check server; and,

downloading the merchant file from the check server to the ACH settlement system.

16. (Previously Presented) A system for settling and verifying checks over a network comprising:

a client computer connected via a network to a merchant server;

a merchant server connected to a check printing station, a printer and a check server via a network; the client computer transmitting an order to a merchant server at a location remote from the client computer; the client computer selecting payment by check; the client computer being connected to a check server; customer data being inputted into the client computer and transmitted to the check server; the customer data being transmitted from the check server to a check verification server; an approval being transmitted from the check verification server to the client computer and the check server; the approval being stored in a merchant file in the check server; the merchant file being downloaded from the check server to the check printing station; a check being printed by the printer and a message transmitted by the merchant server, confirming the order or payment, to the client computer and the client verification server.

17. (Original) The system of Claim 16 where the network is the ACH network.

18. (Original) The system of Claim 16 where the network is the Internet.

19. (Original) The system of Claim 16 where the printer is a magnetic ink character recognition-enabled printer.

20. (Previously Presented) The method of Claim 1 wherein the check is printed by a magnetic ink character recognition-enabled printer.

21 (Previously Presented) The method of claim 1 further comprising:

presenting the printed check for payment.

22. (Previously Presented) A method for printing and verifying checks over a network comprising:

connecting a client computer to a merchant server located at a location remote from the client computer;

transmitting an order from the client computer to the merchant server;

selecting payment by check at the client computer;

connecting the client computer to a check server;

inputting customer data at the client computer;

transmitting customer data from the client computer to the check server;

transmitting customer data from the check server to a check verification server;

transmitting an approval from the check verification server to the client computer and the check server where the approval comprises a guarantee of payment to a merchant;

generating a paper check with a secure printer at a location remote from the client computer; and

presenting the paper check for payment.